

**FINANCIAL SERVICES OF WINGER, INC.**

	CPP Disbursement Date 07/31/2009	RSSD (Holding Company) 1127276	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$93	\$100	7.6%		
Loans	\$88	\$96	9.5%		
Construction & development	\$4	\$4	-6.8%		
Closed-end 1-4 family residential	\$6	\$7	9.4%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$2	\$2	3.3%		
Commercial & Industrial	\$18	\$19	7.1%		
Commercial real estate	\$10	\$10	5.4%		
Unused commitments	\$14	\$13	-7.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0	-13.3%		
Cash & balances due	\$2	\$2	-10.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$84	\$90	7.0%		
Deposits	\$84	\$89	6.2%		
Total other borrowings	\$0	\$1			
FHLB advances	\$0	\$1			
Equity					
Equity capital at quarter end	\$9	\$10	12.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.1%	10.1%	--		
Tier 1 risk based capital ratio	11.5%	12.7%	--		
Total risk based capital ratio	12.8%	13.9%	--		
Return on equity <sup>1</sup>	27.4%	19.9%	--		
Return on assets <sup>1</sup>	2.8%	2.0%	--		
Net interest margin <sup>1</sup>	5.5%	5.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	115.7%	50.9%	--		
Loss provision to net charge-offs (qtr)	75.0%	28.8%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.9%	1.7%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	7.2%	18.9%	5.6%	6.8%	--
Closed-end 1-4 family residential	4.4%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.1%	0.0%	0.0%	--
Commercial & Industrial	0.8%	1.7%	0.0%	0.0%	--
Commercial real estate	4.4%	1.3%	0.0%	0.9%	--
Total loans	1.3%	2.8%	0.2%	0.4%	--